

Tenants Home Insurance

Insurance Product Information Document

Company: This insurance policy is arranged by Paragon Advanced. Paragon Advance is authorised and regulated by Financial Conduct Authority under reference number 304595.
FCC Paragon is a trading name of Paragon Scheme Management Services Ltd who are an AR of Paragon Advance Ltd. The firm reference number is 415457

All Sections except Section A25 is underwritten Devon Bay Insurance Company Limited . Section A25 is underwritten by Ascot Syndicate 1414 @ Lloyds

Product: Tenant Home Insurance.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

This is a Sum Insured rated policy for loss or damage to your contents as a tenant for which you own or are legally responsible for, up to the limit stated in your schedule.



What is insured?

- ✓ Damage or loss caused to contents in the home by things such as fire, storm, flood, theft, escape of water, malicious acts, and subsidence - up to the Sum Insured shown on the Schedule;
- ✓ Lost or stolen keys - The cost of replacing and fitting the locks and keys of external doors and windows of the home if your keys are accidentally lost or stolen anywhere in the world;
- ✓ Tenants Cover - Loss or damage to the structure, decorations or fixtures and fittings that you are responsible for as a tenant up to £10,000;
- ✓ Business Equipment - up to £5,000;
- ✓ Alternative accommodation - up to £5,000;
- ✓ Prams and Wheelchairs - up to £500;
- ✓ Personal Money & Credit Cards - up to £1,000;
- ✓ Loss of oil and metered water - up to £1,000;
- ✓ Contents in the open - up to £1,000 (within the boundary of the home);
- ✓ Accidental damage cover is an optional cover available for an additional price. Your schedule will show if you are covered;
- ✓ Accidental damage cover up to the sum insured for any unexpected physical damage to contents while in the home caused suddenly by an identifiable external means.

Other cover options are available for an additional price such as personal possessions.

Legal Liabilities: (Section A25 – Underwritten by Ascot Syndicate 1414 @ Lloyds)

- ✓ Damages and cost to others from a single event occurring during the period of insurance resulting in:
Accidental death, disease, illness or physical injury or
Accidental damage to property to £2,000,000



What is not insured?

- ✗ Malicious acts, theft or attempted theft caused by you, your family or tenants;
- ✗ Theft cover in excess of £5,000 from outbuildings and garages;
- ✗ Any amount exceeding £1,000 for contents in the open within the boundary of the land belonging to the home;
- ✗ Loss or damage caused by malicious acts, theft or attempted theft, escape of water or oil, while your home is unoccupied or unfurnished;
- ✗ Loss or damage due to a deliberate act from anyone insured under this policy;
- ✗ Loss or damage caused by theft whilst your home is shared unless involving forcible or violent entry to or exit from your home;
- ✗ Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished;
- ✗ Loss or damage to the structure, decorations or fixtures and fittings that you are responsible for as a tenant while your home is unoccupied or unfurnished;
- ✗ Loss of oil and metered water while the home is unoccupied or unfurnished;
- ✗ liability arising from authorised or unauthorised transmission of electronic data, etc.

Personal Possessions:

- ✗ Loss or damage to sports equipment while in use;
- ✗ Loss or damage to camping Equipment;
- ✗ Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished.

Legal Liabilities:

- ✗ Injury, disease death to/of any of your family.
- ✗ Liability arising from ownership/use of any motor vehicle, garden machinery, wheelchairs, any boat, wetbike, sand yacht, hovercraft, aircraft, trains, gliders, hang gliders, caravans or trailers.
- ✗ Liability arising from any member of your family owning land or buildings.



Are there any restrictions on cover?

!! There is no cover for:

- !! loss or damage caused by wear and tear, wet or dry rot or anything which happens gradually;
- !! loss, damage or liability due to lack of maintenance, restoration, renovation, breakdown or repair; or
- !! loss or damage caused by insects, parasites, vermin, fungus or mildew.



Where am I covered?

✓ Great Britain (England, Scotland, Wales)



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to the best of your knowledge or belief as this could affect our decision to accept your insurance with us;
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your address, if someone lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair;
 - You must tell us as soon as possible if you have had a loss, accident or theft
- You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements;
- Compulsory excess is £100 except for Escape of Water where the excess is £250 . Tenants Liability or occupiers and personal liability where no excess applies.



When and how do I pay?

- You can pay the price of your insurance as an annual amount or speak to your broker/intermediary about credit facilities.



When does the cover start and end?

- Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your policy. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker.

If you want to cancel your policy

- **within 14 days**, we will refund your premium for the exact number of days left on your policy, plus Insurance Premium Tax; or
- **outside of 14 days**, we will refund your premium for the exact number of days left on your policy, plus Insurance Premium Tax.

We will also do this if you want to cancel the policy after the renewal date. No refund will be given if you have made a claim in the current period of insurance. Fees will be applied to your cancellation.